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Section II: AMENDMENTS TO THE CLAIMS

1. (Currently Amended) A method for guaranteeing a transaction between a user and an enterprise, said method comprising:

issuing an anonymous email address from a guarantor to said user, said user being enabled to incur an obligation associated with said transaction using said anonymous email address; and

storing said anonymous email address in a portable processing device;

~~keeping track of subsequent transactions in which said email address is used~~

reading said anonymous email address from said portable processing device by said enterprise;

communicating with said guarantor by said enterprise using only said anonymous email address; and

providing authorization from said guarantor to said enterprise for said obligation.

2. (Original) The method as set forth in claim 1 wherein said obligation is incurred for the rendering of services.

3. (Original) The method as set forth in claim 1 wherein said obligation comprises a payment for receipt of goods.

4. (Original) The method as set forth in claim 1 wherein said enterprise is a rental enterprise engaged in renting items to users.

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5. (Original) The method as set forth in claim 4 wherein said rental enterprise is a media rental enterprise engaged in renting media items to users for limited periods of time, said obligation comprising a commitment to return said media items by a predetermined time.

6. (Original) The method as set forth in claim 1 wherein said enterprise is a library, said obligation comprising a promise to return items borrowed from said library.

7. (Original) The method as set forth in claim 1 and further including:

maintaining a database by said guarantor, said database containing information identifying value of items dispensed to said user from said enterprise, said obligation comprising a commitment to return or pay for said items by a predetermined time.

8. (Original) The method as set forth in claim 7 and further including:

maintaining a current account of said items, said current account including an initial value balance funded by said user less said replacement value for items currently held by said user.

9. (Original) The method as set forth in claim 1 wherein said user is enabled to incur said obligation to said enterprise based only on said email address without a disclosure of an identity of said user to said entity.

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10. (Currently Amended) A storage medium including machine readable coded indicia, said storage medium being selectively coupled to a reading device, said reading device being selectively coupled to processing circuitry within a computer system, said reading device being selectively operable to read said machine readable coded indicia and provide program signals representative thereof, said program signals being operable to effect a guaranteeing of a transaction between a user and an enterprise, said program signals being further selectively operable for:

issuing an anonymous email address from a guarantor to said user, said user being enabled to incur an obligation associated with said transaction using said anonymous email address; and

storing said anonymous email address in a portable processing device;

~~keeping track of subsequent transactions in which said email address is used~~

reading said anonymous email address from said portable processing device by said enterprise;

communicating with said guarantor by said enterprise using only said anonymous email address; and

providing authorization from said guarantor to said enterprise for said obligation.

11. (Original) The medium as set forth in claim 10 wherein said obligation is incurred for the rendering of services.

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12. (Original) The medium as set forth in claim 10 wherein said obligation comprises a payment for receipt of goods.

13. (Original) The medium as set forth in claim 10 wherein said enterprise is a rental enterprise engaged in renting items to users.

14. (Original) The medium as set forth in claim 13 wherein said rental enterprise is a media rental enterprise engaged in renting media items to users for limited periods of time, said obligation comprising a commitment to return said media items by a predetermined time.

15. (Original) The medium as set forth in claim 10 wherein said enterprise is a library, said obligation comprising a promise to return items borrowed from said library.

16. (Original) The medium as set forth in claim 10 and further including:

maintaining a database by said guarantor, said database containing information identifying items dispensed to said user from said enterprise, said obligation comprising a commitment to return or pay for said items by a predetermined time, said database further including information related to replacement value for said items.

17. (Original) The medium as set forth in claim 16 wherein said program signals are further effective for:

maintaining a current account of said items, said current account including an initial value balance funded by said user less said replacement value for items currently held by said user.

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18. (Original) The medium as set forth in claim 10 wherein said user is enabled to incur said obligation to said enterprise based only on said email address without a disclosure of an identity of said user to said entity.

19. (Currently Amended) A computer system arranged for processing a transaction guarantee for a transaction between a user and an enterprise, said computer system comprising:

means for issuing an anonymous email address from a guarantor to said user, said user being enabled to incur an obligation associated with said transaction using said anonymous email address; and

means for storing said anonymous email address in a portable processing device;

~~means for keeping track of subsequent transactions in which said email address is used~~

means for reading said anonymous email address from said portable processing device by said enterprise;

means for communicating with said guarantor by said enterprise using only said anonymous email address; and

means for providing authorization from said guarantor to said enterprise for said obligation.

20. (Currently Amended) A method for effecting ~~transactions a transaction~~ between a user and an enterprise wherein said user incurs an obligation to said enterprise, said ~~transactions~~

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transaction being authorized based on an anonymous email address, said method comprising:

issuing a portable processing device smart card to said user based on said anonymous email address, said portable processing device smart card including input and output means, processing means and memory means, said portable processing device smart card being selectively operable for processing information related to said transaction;

storing said anonymous email address in said memory means;

programming said portable device smart card with to input predetermined conditions related to use of said portable device smart card in effecting said transaction; and

interfacing an enterprise computing system with said portable device smart card when said user incurs an obligation using said portable device smart card, said portable device containing said anonymous email address of said user, said anonymous email address being accessible by said enterprise computing system for enabling anonymous communication between said enterprise computing system and said user a guarantor of said transaction.

21. (Currently Amended) The method as set forth in claim 20 wherein said portable device comprises a smart card storing is accomplished by said guarantor of said transaction.

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22. (Currently Amended) The method as set forth in claim 20 wherein said interfacing is accomplished by connecting said ~~portable device~~ smart card to an enterprise server system, said enterprise system server being enabled for maintaining an inventory database containing a listing of items available for dispensing in exchange for said obligation.

23. (Original) The method as set forth in claim 22 wherein said enterprise server system is further enabled for maintaining a balance of said items available after deducting items dispensed and currently in possession of said user.

24. (Currently Amended) The method as set forth in claim 23 wherein said inventory server system is further selectively operable for transmitting an identity of said items dispensed to said ~~portable device~~ smart card of said user.

25. (Currently Amended) The method as set forth in claim 24 wherein said ~~portable device~~ smart card is enabled to maintain in said memory means of said ~~portable device~~ smart card, a listing of said items dispensed.

26. (Original) The method as set forth in claim 25 wherein said inventory server system is further enabled to maintain a record of value of said items dispensed to said user.

27. (Currently Amended) The method as set forth in claim 26 wherein said ~~portable device~~ smart card is enabled to maintain a record of value of said items dispensed.

28. (Original) The method as set forth in claim 20 wherein said obligation is guaranteed by a guarantor separate from said user and said enterprise.

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29. (Original) The method as set forth in claim 28 and further including notifying said guarantor by said enterprise computing system when said obligation is not fulfilled.

30. (Original) The method as set forth in claim 20 wherein said enterprise is a library, said obligation comprising a promise to return borrowed items by a predetermined time.

31. (Original) The method as set forth in claim 20 wherein said enterprise is a rental enterprise.

32. (Currently Amended) The method as set forth in claim 20 wherein said ~~portable device~~ smart card contains no user identifying information, said obligation being incurred by said user based solely upon a guarantee by an issuer of said anonymous email address.

33. (Currently Amended) A storage medium including machine readable coded indicia, said storage medium being selectively coupled to a reading device, said reading device being selectively coupled to processing circuitry within a computer system, said reading device being selectively operable to read said machine readable coded indicia and provide program signals representative thereof, said program signals being effective for processing a transaction ~~transactions~~ between a user and an enterprise wherein said user incurs an obligation to said enterprise, said transaction ~~transactions~~ being authorized based solely on an anonymous email address, said program signals being further effective for accomplishing a processing method comprising:

issuing a ~~portable processing device~~ smart card to said user

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~~based on said anonymous email address, said portable processing device smart card including input and output means, processing means and memory means, said portable processing device smart card~~ being selectively operable for processing information related to said transaction;

storing said anonymous email address in said memory means;

programming said portable device smart card with to input predetermined conditions related to use of said portable device smart card in effecting said transactions transaction; and

interfacing an enterprise computing system with said portable device smart card when said user incurs an obligation using said portable device smart card, said portable device containing said anonymous email address of said user, said anonymous email address being accessible by said enterprise computing system for enabling ~~anonymous~~ communication between said enterprise computing system and said user a guarantor of said transaction.

34. (Currently Amended) The medium as set forth in claim 33 wherein ~~said portable device comprises a smart card storing is accomplished by said guarantor of said transaction..~~

35. (Currently Amended) The medium as set forth in claim 33 wherein said interfacing is accomplished by connecting said portable device smart card to an enterprise server system, said enterprise system server being enabled for maintaining an inventory database containing a listing of items available for dispensing in exchange for said obligation.

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36. (Original) The medium as set forth in claim 35 wherein said enterprise server system is further enabled for maintaining a balance of said items available after deducting items dispensed and currently in possession of said user.

37. (Currently Amended) The medium as set forth in claim 36 wherein said inventory server system is further selectively operable for transmitting an identity of said items dispensed to said ~~portable device~~ smart card of said user.

38. (Currently Amended) The medium as set forth in claim 37 wherein said ~~portable device~~ smart card is enabled to maintain in said memory means of said ~~portable device~~ smart card, a listing of said items dispensed.

39. (Original) The medium as set forth in claim 38 wherein said inventory server system is further enabled to maintain a record of value of said items dispensed to said user.

40. (Currently Amended) The medium as set forth in claim 39 wherein said ~~portable device~~ smart card is enabled to maintain a record of value of said items dispensed.

41. (Original) The medium as set forth in claim 33 wherein said obligation is guaranteed by a guarantor separate from said user and said enterprise.

42. (Original) The medium as set forth in claim 41 wherein said program signals are further effective for:

notifying said guarantor by said enterprise computing system when said obligation is not fulfilled.

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43. (Original) The medium as set forth in claim 33 wherein said enterprise is a library, said obligation comprising a promise to return borrowed items by a predetermined time.

44. (Original) The medium as set forth in claim 33 wherein said enterprise is a rental enterprise.

45. (Currently Amended) The medium as set forth in claim 33 wherein said ~~portable device~~ smart card contains no user identifying information, said obligation being incurred by said user based solely upon a guarantee by an issuer of said anonymous email address.

46. (Currently Amended) A computer system arranged for processing ~~transactions~~ a transaction between a user and an enterprise wherein said user incurs an obligation to said enterprise, said ~~transactions~~ transaction being authorized based solely on an anonymous email address, said computer system comprising:

means for effecting an issuing of a portable processing device smart card to said user ~~based on said anonymous email address~~, said ~~portable processing device~~ smart card including input and output means, processing means and memory means, said ~~portable processing device~~ smart card being selectively operable for processing information related to said transaction;

means for storing said anonymous email address in said memory means;

means for programming said portable device smart card ~~with to~~ ~~input~~ predetermined conditions related to use of said ~~portable device~~ smart card in effecting said ~~transactions~~ transaction;

and

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means for interfacing an enterprise computing system with said ~~portable device~~ smart card when said user incurs an obligation using said ~~portable device~~ smart card, ~~said portable device~~ containing ~~said anonymous email address of said user~~, said anonymous email address being accessible by said enterprise computing system for enabling ~~anonymous~~ communication between said enterprise computing system and ~~said user~~ a guarantor of said transaction.